

# Wells Fargo Business Choice Checking

October 31, 2020 ■ Page 1 of 8



ROCK FINTEK LLC  
1680 MICHIGAN AVE STE 800  
MIAMI BEACH FL 33139-2519

## Questions?

Available by phone 24 hours a day, 7 days a week:  
Telecommunications Relay Services calls accepted

**1-800-CALL-WELLS** (1-800-225-5935)

TTY: 1-800-877-4833

En español: 1-877-337-7454

Online: [wellsfargo.com/biz](https://wellsfargo.com/biz)

Write: Wells Fargo Bank, N.A. (287)  
P.O. Box 6995  
Portland, OR 97228-6995

## Your Business and Wells Fargo

Visit [wellsfargoworks.com](https://wellsfargoworks.com) to explore videos, articles, infographics, interactive tools, and other resources on the topics of business growth, credit, cash flow management, business planning, technology, marketing, and more.

## Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to [wellsfargo.com/biz](https://wellsfargo.com/biz) or call the number above if you have questions or if you would like to add new services.

Business Online Banking	<input checked="" type="checkbox"/>
Online Statements	<input checked="" type="checkbox"/>
Business Bill Pay	<input checked="" type="checkbox"/>
Business Spending Report	<input checked="" type="checkbox"/>
Overdraft Protection	<input type="checkbox"/>



## IMPORTANT ACCOUNT INFORMATION

We're making important changes to the terms and conditions of several of our accounts. If these changes affect you, a detailed message is included below your transaction detail for each impacted account.

## Statement period activity summary



Account number: [REDACTED] 633

**ROCK FINTEK LLC**

Florida account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 063107513

For Wire Transfers use

Routing Number (RTN): 121000248

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**Overdraft Protection**

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo branch.

**Transaction history**

<i>Date</i>	<i>Check Number</i>	<i>Description</i>	<i>Deposits/ Credits</i>	<i>Withdrawals/ Debits</i>	<i>Ending daily balance</i>

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**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
[REDACTED]					

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Transaction history (continued)

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
[REDACTED]					
10/26		WT Fed#09942 Jpmorgan Chase Ban /Ftr/Bnf=Act Logistics Srf# Trn#201026211328 Rfb#			1,728.00



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**WELLS  
FARGO****Monthly service fee summary**

For a complete list of fees and detailed account information, see the disclosures applicable to your account or talk to a banker. Go to [wellsfargo.com/feefaq](https://wellsfargo.com/feefaq) for a link to these documents, and answers to common monthly service fee questions.

Fee period 10/01/2020 - 10/31/2020      Standard monthly service fee \$14.00      You paid \$0.00

**How to avoid the monthly service fee**

Minimum required

This fee period

Have any **ONE** of the following account requirements

- Average ledger balance \$7,500.00
- A qualifying transaction from a linked Wells Fargo Merchant Services account 1
- Total number of posted debit card purchases or posted debit card payments of bills in any combination 10
- Enrollment in a linked Direct Pay service through Wells Fargo Business Online 1
- Combined balance in linked accounts, which may include \$10,000.00
  - Average ledger balance in business checking, savings, and Time Accounts (Cds)
  - Most recent statement balance in eligible Wells Fargo business credit cards and lines of credit, and combined average daily balance from the previous month in eligible Wells Fargo business and commercial loans and lines of credit
  - For complete details on how you can avoid the monthly service fee based on your combined balances please refer to page 10 of the Business Account Fee and Information Schedule at [www.wellsfargo.com/biz/fee-information](https://www.wellsfargo.com/biz/fee-information)

The Monthly service fee summary fee period ending date shown above includes a Saturday, Sunday, or holiday which are non-business days.

Transactions occurring after the last business day of the month will be included in your next fee period.

wx/wx

**Account transaction fees summary**

Service charge description	Units used	Units included	Excess units	Service charge per excess units (\$)	Total service charge (\$)
Cash Deposited (\$)	0	7,500	0	0.0030	0.00
Transactions					0.00
<b>Total service charges</b>					<b>\$0.00</b>

**IMPORTANT ACCOUNT INFORMATION:**

**Your Wells Fargo Business Choice Checking account is changing.**

**Effective with the fee period beginning after October 8, 2020,** the current options to avoid the \$14 monthly service fee, as displayed in the monthly service fee summary section of this statement above, will no longer be available. Once these changes are effective, the monthly service fee can be avoided with ONE of the following new options each fee period:

- Maintain a \$500 minimum daily balance
- Maintain a \$1,000 average ledger balance

If you do not meet one of the options above, the monthly service fee will be charged for fee periods ending on or after November 9, 2020.

**In addition, effective with the fee period beginning after October 8, 2020,** other features of your account will change:

- Your account will continue to include 200 Transactions at no charge each fee period. The fee for Transactions over 200 each fee period remains at \$0.50 each.

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- The definition of Transactions is changing to include all checks deposited and all withdrawals or debits posted to your account, including paper and electronic, except debit card purchases and debit card payments.

**Fee Period:** The fee period is the period used to calculate monthly fees. Your statement includes a monthly service fee summary with the dates of the fee period. The monthly service fee summary is also available through Wells Fargo Business Online® or Wells Fargo Mobile®.

**What remains the same:**

- You can continue to use your debit card.
- The Business Fee and Information Schedule and Deposit Account Agreement, as amended, continue to apply.

If you have questions about these changes, please contact your local banker or call the number listed on this statement.

Thank you for banking with Wells Fargo. We appreciate your business.



## IMPORTANT ACCOUNT INFORMATION

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Effective on or after November 30, 2020, (1) Wells Fargo branches will no longer be able to issue Wells Fargo Instant Issue Debit Cards and/or Business Instant Issue Debit Cards in certain circumstances, and (2) Wells Fargo branches in the states of South Carolina and Washington will no longer be able to issue Wells Fargo Instant Issue Debit Cards, Wells Fargo Business Instant Issue Debit Cards, and/or EasyPay Instant Cards. If you need a replacement card, you may request one by signing on to Wells Fargo Online® or calling the number on your statement. Once requested, replacement cards typically arrive in 5 to 7 calendar days. If you previously added your current Wells Fargo Debit Card or EasyPay Card to your Wells Fargo-supported digital wallet, you may continue to make purchases and access Wells Fargo ATMs using your digital wallet while you wait for your replacement card to arrive. For more details on digital wallets, please visit [wellsfargo.com/mobile/payments](https://wellsfargo.com/mobile/payments).





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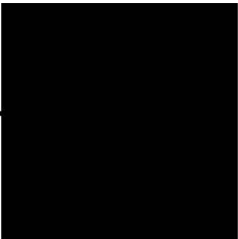
Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wells Fargo.com/biz or call the number above if you have questions or if you would like to add new services.

Business Online Banking	<input checked="" type="checkbox"/>
Online Statements	<input checked="" type="checkbox"/>
Business Bill Pay	<input checked="" type="checkbox"/>
Business Spending Report	<input checked="" type="checkbox"/>
Overdraft Protection	<input type="checkbox"/>

Activity summary

Beginning balance on 3/1  
Deposits/Credits  
Withdrawals/Debits  
**Ending balance on 3/31**  
  
Average ledger balance this period



Account number: [REDACTED] 7633  
**ROCK FINTEK LLC**  
Florida account terms and conditions apply  
For Direct Deposit use  
Routing Number (RTN): 063107513  
For Wire Transfers use  
Routing Number (RTN): 121000248

Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo store.

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## Transaction history

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
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Transaction history (continued)

Date	Check Number Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
[REDACTED]				
3/17	WT Fed#07419 Hongkong and Shang /Ftr/Bnf=Bomgogo Ltd Srf# 0066212083810436 Trn#200323121289 Rfb#		99,000.00	
[REDACTED]				
3/23	Ascension ACH AP0000697671 Rock Fintek LLC	1,625,000.00		
3/23	Ascension ACH AP0000697669 Rock Fintek LLC	2,150,000.00		
[REDACTED]				
3/23	WT 200323-096935 Hongkong and Shang /Bnf=Alit Group Limited Srf# 0066212083688236 Trn#200323096935 Rfb#		620,000.00	
[REDACTED]				
3/23	WT 200323-121289 Hongkong and Shang /Bnf=Bomgogo Ltd Srf# 0066212083810436 Trn#200323121289 Rfb#		975,000.00	
[REDACTED]				
3/24	Ascension ACH AP0000698558 Rock Fintek LLC	4,000,000.00		

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Transaction history (continued)

Date	Check Number Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
3/27	WT 200327-156712 Hongkong and Shangh /Bnf=Bomgogo Ltd Srf# 0066212087897476 Trn#200327156712 Rfb#		975,000.00	
3/30	WT 200330-184653 Hongkong and Shangh /Bnf=Alit Group Limited Srf# 0065839090217886 Trn#200330184653 Rfb#		155,000.00	
3/31	WT 200331-185530 Hongkong and Shangh /Bnf=Bomgogo Ltd Srf# 0065839091743596 Trn#200331185530 Rfb#		975,000.00	
3/31	WT 200331-204635 China Guangfa Bank /Bnf=Shenzhen Tairuimei Trading CO., Lt Srf# 0065839091963696 Trn#200331204635 Rfb#		346,000.00	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

< **Business to Business ACH:**If this is a business account, this transaction has a return time frame of one business day from post date. This time frame does not apply to consumer accounts.

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Monthly service fee summary

For a complete list of fees and detailed account information, see the Wells Fargo Account Fee and Information Schedule and Account Agreement applicable to your account (EasyPay Card Terms and Conditions for prepaid cards) or talk to a banker. Go to [wellsfargo.com/feefaq](https://wellsfargo.com/feefaq) for a link to these documents, and answers to common monthly service fee questions.

Fee period 03/01/2020 - 03/31/2020	Standard monthly service fee \$14.00	You paid \$0.00
<b>How to avoid the monthly service fee</b>	Minimum required	This fee period
Have any <b>ONE</b> of the following account requirements		
- Average ledger balance	\$7,500.00	
- A qualifying transaction from a linked Wells Fargo Merchant Services account	1	
- Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	0 <input type="checkbox"/>
- Enrollment in a linked Direct Pay service through Wells Fargo Business Online	1	0 <input type="checkbox"/>
- Combined balances in linked accounts, which may include	\$10,000.00	<input checked="" type="checkbox"/>
- Average ledger balances in business checking, savings, and time accounts		
- Most recent statement balance in eligible Wells Fargo business credit cards and lines of credit, and combined average daily balances from the previous month in eligible Wells Fargo business and commercial loans and lines of credit		
- For complete details on how you can avoid the monthly service fee based on your combined balances please refer to page 10 of the Business Account Fee and Information Schedule at <a href="https://www.wellsfargo.com/biz/fee-information">www.wellsfargo.com/biz/fee-information</a>		

wx/wx

Account transaction fees summary

Service charge description	Units used	Units	Excess units	Service charge per excess units (\$)	Total service charge (\$)
Cash Deposited (\$)	0		0	0.0030	0.00
Transactions	32		0	0.50	0.00
<b>Total service charges</b>					<b>\$0.00</b>

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## General statement policies for Wells Fargo Bank

■ **Notice:** Wells Fargo Bank, N.A. may furnish information about accounts belonging to individuals, including sole proprietorships, to consumer reporting agencies. If this applies to you, you have the right to dispute the accuracy of information that we have reported by writing to us at: Overdraft Collections and Recovery, P.O. Box 5058, Portland, OR 97208-5058.

You must describe the specific information that is inaccurate or in dispute and the basis for any dispute with supporting documentation. In the case of information that relates to an identity theft, you will need to provide us with an identity theft report.

## Account Balance Calculation Worksheet

1. Use the following worksheet to calculate your overall account balance.
2. Go through your register and mark each check, withdrawal, ATM transaction, payment, deposit or other credit listed on your statement. Be sure that your register shows any interest paid into your account and any service charges, automatic payments or ATM transactions withdrawn from your account during this statement period.
3. Use the chart to the right to list any deposits, transfers to your account, outstanding checks, ATM withdrawals, ATM payments or any other withdrawals (including any from previous months) which are listed in your register but not shown on your statement.

**ENTER**

**A.** The ending balance  
shown on your statement . . . . . \$

**ADD**

B. Any deposits listed in your register or transfers into	\$	_____
	\$	_____
your account which are not	\$	_____
shown on your statement.	+	_____
..... TOTAL \$		_____

**CALCULATE THE SUBTOTAL**

(Add Parts A and B)

..... TOTAL \$

**SUBTRACT**

**C.** The total outstanding checks and withdrawals from the chart above ..... - \$

**CALCULATE THE ENDING BALANCE**

(Part A + Part B - Part C)

This amount should be the same  
as the current balance shown in  
your check register . . . . .

\$ \_\_\_\_\_

[illegible]

# Wells Fargo Business Choice Checking

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Business Online Banking  
Online Statements  
Business Bill Pay  
Business Spending Report  
Overdraft Protection



## Activity summary

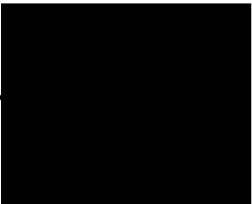
Beginning balance on 4/1

Deposits/Credits

Withdrawals/Debits

**Ending balance on 4/30**

Average ledger balance this period



Account number: [REDACTED] 7633

**ROCK FINTEK LLC**

Florida account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 063107513

For Wire Transfers use

Routing Number (RTN): 121000248

## Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo store.

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Transaction history

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
4/1		WT 200401-135063 Hongkong and Shangh /Bnf=Alit Group Limited Srf# 0065839092479107 Trn#200401135063 Rfb#		1,180,000.00	
4/1		WT 200401-135262 Hongkong and Shangh /Bnf=Bomgogo Ltd Srf# 0065839092150207 Trn#200401135262 Rfb#		975,000.00	
4/3		WT Fed#04920 Jpmorgan Chase Ban /Ftr/Bnf=Act Logistics Srf# 0065839094054027 Trn#200403140068 Rfb#		223,691.82	
4/6		WT Fed#06455 Jpmorgan Chase Ban /Ftr/Bnf=Act Logistics Srf# Trn#200406155856 Rfb#		112,318.56	
4/8		WT Fed#00946 Jpmorgan Chase Ban /Ftr/Bnf=Act Logistics Srf# Trn#200408105798 Rfb#		117,914.50	



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Transaction history (continued)

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
4/9		WT 200409-130231 Hongkong and Shangh /Bnf=Alit Group Limited Srf# Trn#200409130231 Rfb#		2,050,000.00	
4/9		WT 200409-124311 Hongkong and Shangh /Bnf=Bomgogo Srf# Trn#200409124311 Rfb#		975,000.00	
4/10		WT Fed#09729 Jpmorgan Chase Ban /Ftr/Bnf=Act Logistics Srf# Trn#200410084335 Rfb#		297,891.21	
4/13		WT Fed#09706 Jpmorgan Chase Ban /Ftr/Bnf=Act Logistics Srf# Trn#200413095726 Rfb#		224,044.42	
4/13		WT 200413-094977 Hongkong and Shangh /Bnf=Bomgogo Srf# Trn#200413094977 Rfb#		975,000.00	
4/13		WT Fed#07454 Jpmorgan Chase Ban /Ftr/Bnf=Act Logistics Srf# Trn#200413150306 Rfb#		185,724.44	103,660.84

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Transaction history (continued)

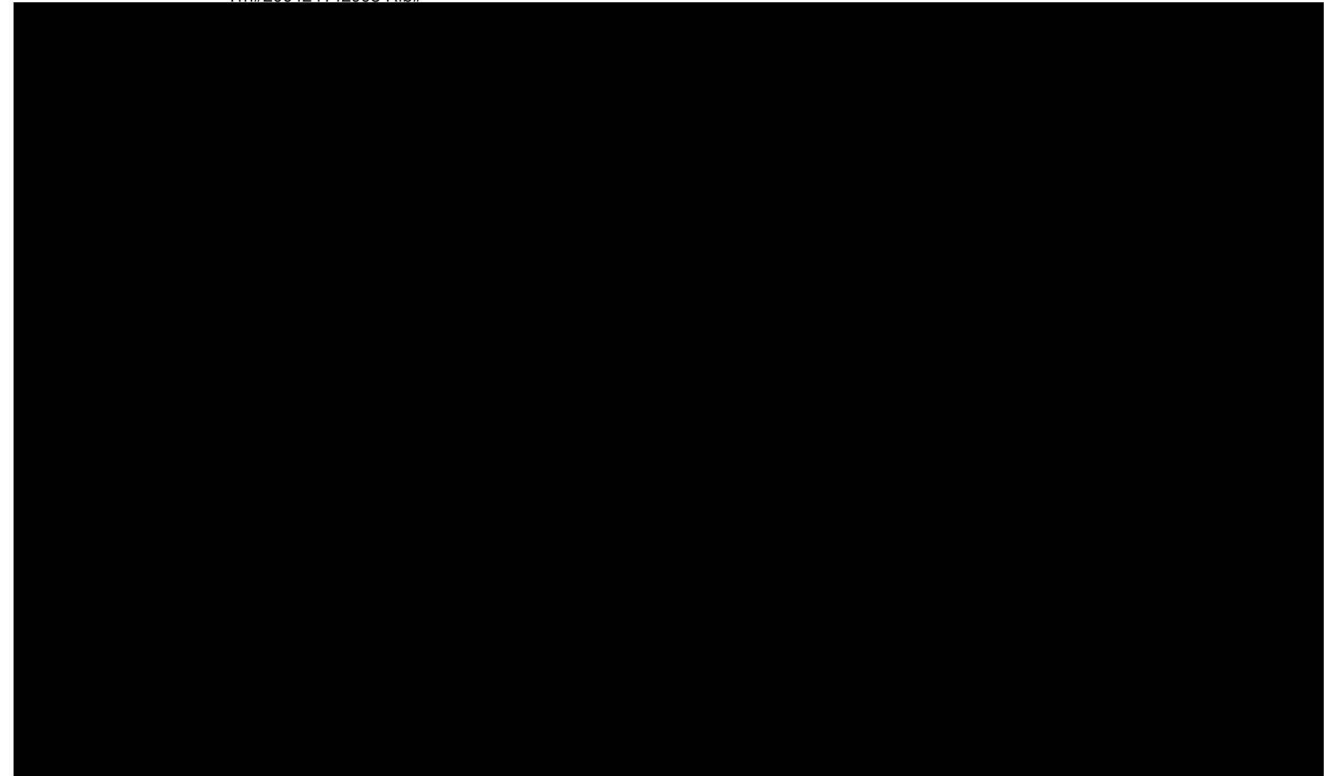
Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
4/21		WT Fed#00824 Jpmorgan Chase Ban /Ftr/Bnf=Act Logistics Srf# Trn#200420186796 Rfb#		93,000.00	
4/21		WT 200421-128743 Hongkong and Shangh /Bnf=Bomgogo Srf# 0066293112876118 Trn#200421128743 Rfb#		975,000.00	
4/22		Ascension ACH AP0000715892 Rock Fintek LLC	1,625,000.00		
4/22		Ascension ACH AP0000715893 Rock Fintek LLC	2,150,000.00		

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**Transaction history (continued)**

<i>Date</i>	<i>Check Number</i>	<i>Description</i>	<i>Deposits/ Credits</i>	<i>Withdrawals/ Debits</i>	<i>Ending daily balance</i>
4/22		WT Fed#07014 Jpmorgan Chase Ban /Ftr/Bnf=Act Logistics Srf# Trn#200422129508 Rfb#		97,852.53	
4/24		WT 200423-162973 Hongkong and Shangh /Bnf=Bomgogo Srf# Trn#200423162973 Rfb#		720,000.00	
4/24		WT Fed#05616 Jpmorgan Chase Ban /Ftr/Bnf=Act Logistics Srf# Trn#200424142008 Rfb#		128,969.95	



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Transaction history (continued)

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
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[REDACTED]					
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4/28		WT Fed#03239 Jpmorgan Chase Ban /Ftr/Bnf=Act Logistics Srf# Trn#200428102464 Rfb#		774,615.33	
------	--	--	--	------------	--

[REDACTED]					
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4/29		WT 200429-119232 Hongkong and Shangh /Bnf=Bomgogo Srf# Trn#200429119232 Rfb#		750,000.00	
------	--	---	--	------------	--

[REDACTED]					
------------	--	--	--	--	--

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

< **Business to Business ACH:**If this is a business account, this transaction has a return time frame of one business day from post date. This time frame does not apply to consumer accounts.

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### Monthly service fee summary

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Fee period 04/01/2020 - 04/30/2020

Standard monthly service fee \$14.00

You paid \$0.00

#### How to avoid the monthly service fee

Minimum required

This fee period

Have any **ONE** of the following account requirements

- Average ledger balance
- A qualifying transaction from a linked Wells Fargo Merchant Services account
- Total number of posted debit card purchases or posted debit card payments of bills in any combination
- Enrollment in a linked Direct Pay service through Wells Fargo Business Online
- Combined balances in linked accounts, which may include
  - Average ledger balances in business checking, savings, and time accounts
  - Most recent statement balance in eligible Wells Fargo business credit cards and lines of credit, and combined average daily balances from the previous month in eligible Wells Fargo business and commercial loans and lines of credit
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\$7,500.00

1

0 ☐

10

0 ☐

1

0 ☐

\$10,000.00

☒

wx/wx

### Account transaction fees summary

Service charge description	Units used	Units included	Excess units	Service charge per excess units (\$)	Total service charge (\$)
Cash Deposited (\$)	0		0	0.0030	0.00
Transactions	24		0	0.50	0.00
<b>Total service charges</b>					<b>\$0.00</b>